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### FAQs for workers and job seekers related to Unemployment Insurance

#### What can I do if my workplace temporarily closes because of coronavirus?

Unemployment insurance (UI) benefits may be available to those who are on a temporary layoff. These benefits occur for claimants whose employer stops operation for a short period of time, such as cleaning following a coronavirus exposure or by government requirement. Workers can get UI benefits, and do not need to seek work with other employers. You must be able to work, stay in contact with your employer, and be available to work when called back.

#### Do I have to look for other work if my employer temporarily closes because of the coronavirus?

If your employer to re-open in the future, you do not actively have to look for another job to receive benefits. To get benefits, you must:

- be able to work;
- stay in contact with your employer; and
- be available to work when your employer calls you back to work.

### If I am forced to remain in my home, either because I am sick or am under quarantine, will I be eligible for unemployment benefits?

If you are home sick because you are sick with COVID-19 or other flu like symptoms that prevent you from going into work, you are considered able to work and may qualify for Unemployment Insurance. If you are quarantined, but not sick, you are considered able to work and may qualify for Unemployment Insurance. If you are hospitalized because you are sick with COVID-19, your claim will need to be reviewed determine the possibility of receiving benefits.

#### What if my employer is paying me while they are closed?

Generally, you will not be eligible for benefits if your employer is paying you to remain away from the site or as stand-by pay.

### Will I be eligible for unemployment benefits if my employer remains open but I don't want to come to work because of the risk of exposure to the coronavirus?

You may be eligible for benefits. You can file a claim, and the Employment Department will gather information from you and your employer to see if benefits would apply.

### What if I am allowed to work from home for my job to reduce risk of getting coronavirus, but I don't want to?

Generally, you would be considered available for work and therefore ineligible for unemployment insurance. However, you can file an initial claim to determine the possibility of receiving benefits.

#### What if I can take vacation or other leave pay while my employer is closed?

If you are getting vacation or other leave pay while your employer is closed, you generally are not able to also receive unemployment insurance benefits.



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#### What if I have COVID-19 coronavirus, and I got it at my workplace?

Contact the Workers' Compensation Division of the Department of Consumer and Business Services for information on filing a workers' compensation claim related to coronavirus. They can also be contacted at 800-452-0288 or **workcomp.questions@oregon.gov**.

### Will I get unemployment benefits if I become seriously ill with COVID-19 coronavirus and I have to quit my job?

You may be eligible for unemployment benefits if you quit your job. You can still file an initial claim to find out if you can receive benefits.

#### What if my employer goes out of business as a result of COVID-19 coronavirus?

Generally, you will be eligible for unemployment benefits. To find out if you are eligible, file an initial claim through the **Oregon Employment Department's Online Claim System**. The Oregon Employment Department will gather information from you and your employer about your circumstances to determine your eligibility.

#### I am a school employee and schools are closed. Can I file for unemployment benefits?

Unemployment benefits may be available to school staff who are out of work due to the closure and are not actively seeking work with other employers. You must be able to work, stay in contact with your employer during the temporary layoff, and be available to work when called back. If your spring break is during the closure, other provisions may apply.

#### If I am a school employee, can I get unemployment benefits during spring break?

Generally, you will not be eligible for benefits during the normal spring break period if you are expected to return to your job after the break. You may be eligible and can file a claim for other weeks during the closure that are not part of your normal spring break.

#### I am a home healthcare worker. Can I receive unemployment benefits?

Whether you are paid by the Department of Human Services, another agency, or an independent contractor, you can file a claim for unemployment benefits. The Oregon Employment Department will review each case and determine if you can receive benefits based on current law and the circumstances of COVID-19.

#### What if I am unemployed and I am sick or quarantined with COVID-19 coronavirus?

If you are home sick because you are sick with COVID-19 or other flu like symptoms that prevent you from going into work, you are considered able to work and likely eligible for UI benefits. If you are quarantined, but not sick, you are considered able to work and likely eligible for UI benefits. If you are hospitalized because you are sick with COVID-19, your claim will need to be reviewed determine the possibility of receiving benefits.

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How can I meet my welcome process and job seeker registration or in-person meeting requirements if I am sick with coronavirus?

Call your <u>WorkSource Oregon center</u> to ask about virtual options for completing your appointments. The Governor has extended the deadline for completing meeting requirements, due to the COVID-19 state of emergency.

I am staying home by order of a medical professional or at the direction of the government. Will I be eligible for unemployment benefits?

Generally, yes, you would be considered available for work. If you have turned down work with a new employer, that could affect your benefit eligibility.

#### My unemployment benefits have ended or soon will end. What help can I get?

The CARES Act legislation provides an extension to regular benefits called Pandemic Emergency Unemployment Compensation (PEUC). This extension is effective the week starting March 29, 2020 and ends December 26, 2020. This extension adds 13 weeks of benefits to a regular claim for those who are eligible.

#### You could be eligible for PEUC if:

- You used all benefits from a current claim for regular unemployment insurance benefits.
- Your most recent valid claim expired after July 1, 2019.
- You do not qualify for a claim in any other state, Canada, or through another federal program.
- You must meet our temporary eligibility requirements related to COVID-19.

#### You are not eligible for PEUC if:

- You are eligible for a regular unemployment insurance claim.
- Your most recent valid claim expired prior to June 30, 2019.
- You qualify for a claim in any other state, Canada, or through another federal program.
- You do not meet our temporary eligibility requirements related to COVID-19.

Visit the Oregon Employment Department's <u>Pandemic Emergency Unemployment</u> <u>Compensation (PEUC)</u> website to learn how to apply and for more information.

#### What is the additional \$600 weekly benefit that Congress recently passed?

Federal Pandemic Unemployment Compensation (FPUC) is a program that provides unemployment assistance to you in addition to other unemployment benefits you are eligible to receive. FPUC will be automatically paid if you receive your normal unemployment insurance benefits and will be paid as a separate payment at the same time as your other unemployment benefits. FPUC is payable for weeks claimed beginning Sunday, March 29, 2020 through the week ending July 25, 2020.



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#### How soon will I get my \$600 Fedearl Pandemic Unemployment Compensation (FPUC) benefit?

The Oregon Employment Department began distributing the additional \$600 benefits the week of April 13 to those who are receiving state or federal Unemployment Compensation.

#### I am a server who relied heavily on tips. How will the CARES Act help me?

Tipped workers who qualify for Unemployment Insurance benefits also will receive an additional \$600 per week. Unemployed workers who are out of work due to COVID-19 and do not have enough reported income to qualify for Unemployment Insurance benefits may be eligible for Pandemic Unemployment Assistance which also qualifies for the \$600 per week payment. As the State of Oregon is still working to incorporate Pandemic Unemployment Assistance into their systems, please check their website for more information.

#### Has the one-week waiting period been waived?

States no longer will be penalized during this crisis for waiving the one-week waiting period. The Governor has said that she will work with the Oregon Employment Department to waive the waiting week and make Oregonians whole, though the Employment Department is first updating their computer systems to expand Unemployment Insurance benefits to groups not previously covered.

## If I am trying to file a claim but I cannot get through by phone this week, can I report it next week and still get benefits for this week?

If at all possible, the State of Oregon encourages you to go online to file a **new claim or restart your existing claim**. With the current climate the phone lines are busier than usual. They will check your situation and go back to the prior week when appropriate.

#### Are tipped workers eligible for Unemployment Compensation? Do tips count toward wages?

Under federal law, tips are considered part of compensation for Unemployment Compensation. However, states only have the tip income reported by employers, who may underreport them, in violation of federal law. If employers fail to follow the law and do not accurately report tip income, it might lower state Unemployment Compensation benefits for those workers. Under the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, tipped workers are eligible for their typical benefits plus an additional \$600 a week payment. The additional \$600 a week is available through July 31, 2020.

## Are workers in the performing arts and other industries that were about to start new jobs and had them canceled to the COVID-19 outbreak eligible for Unemployment Compensation?

Workers who had a contract or other offer of employment suspended due to the COVID-19 outbreak would be eligible Unemployment Compensation calculated by the State of Oregon. These workers are also eligible for an additional \$600 a week provided by Federal Pandemic Unemployment Compensation, available through July 31, 2020.

### Will federal and state workers receive the Federal Pandemic Unemployment Compensation of an additional \$600 a week?

Yes, so long as they are eligible for Unemployment Compensation as determined by state law.



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#### What about workers who are not laid off, but have their hours reduced?

The State of Oregon allows individuals working part time to receive unemployment benefits, provided that the individual earns less than their weekly benefit amount, as calculated by state formulas. Additionally, the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act makes a substantial federal investment in supporting Short-Time Compensation or "work sharing" programs, which allow employers to make an agreement with the state Unemployment Compensation office to reduce hours, instead of laying people off, and then have workers receive partial Unemployment Compensation benefits for their lost hours. Employers can visit **Oregon's Work Share program** website for more information about Work Share.

#### Is Unemployment Compensation available at the same time as employer-provided paid leave?

No, workers who are receiving paid leave are not eligible for Unemployment Compensation.

# Can self-employed workers get Unemployment Compensation and also claim the refundable tax credit for lost wages in the Families First Coronavirus Response Act?

No, workers who elect to claim the refundable credit would not be eligible for Unemployment Compensation for that time period.

How does the CARES Act help local governments and non-profits which are required to reimburse state Unemployment Compensation programs for the full cost of all unemployment benefits provided to their laid off or furloughed workers?

Many non-profit organizations and state and local governments participate in Unemployment Compensation using a "reimbursable arrangement." That means they do not pay the per-worker Unemployment Compensation taxes paid by private employers and instead reimburse the state Unemployment Compensation office for 100 percent of the cost of benefits paid to workers they furlough or lay off. The CARES Act provides federal funding to cover 50% of the cost of reimbursable benefits and provide additional flexibility for those entities to pay the other half over time.

#### When do the temporary emergency benefit increases end?

The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act terminates the \$600 a week Federal Pandemic Unemployment Compensation supplement on July 31, 2020, and other provisions on December 31, 2020. Regular state Unemployment Compensation benefits do not terminate.

### Can workers receiving Unemployment Compensation receive health insurance benefits from their prior employer?

Workers receiving Unemployment Compensation are eligible to stay on employer-sponsored insurance through COBRA but will no longer receive employer contributions for the premium. Workers who lost their job and were previously covered by employer-sponsored insurance are eligible for a special enrollment period in the ACA marketplace for coverage and may be eligible for advanced premium tax credits and cost-sharing subsidies.